#### PATENT APPLICATION





# DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

ATTORNEY DOCKET NO. MS1-423USC1

As a below named inventor, I hereby declare that:

My residence/post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: A System and Method for Facilitating Personal Electronic Financial Transactions the specification of which is filed herewith unless the following box is checked:

(x) was filed on 12/29/2000 as US Application Serial No. or PCT International Application Number 09/751,437 and was amended on 6/27/2001 (if applicable).

I hereby state that I have reviewed and understood the contents of the above-identified specification, including the claims, as amended by any amendment(s) referred to above. I acknowledge the duty to disclose all information which is material to patentability as defined in 37 CFR 1.56.

#### Foreign Application(s) and/or Claim of Foreign Priority

I hereby claim foreign priority benefits under Title 35, United States Code Section 119 of any foreign application(s) for patent or inventor(s) certificate listed below and have also identified below any foreign application for patent or inventor(s) certificate having a filing date before that of the application on which priority is claimed:

COUNTRY	APPLICATION NUMBER	DATE FILED	PRIORITY CLAIMED UNDER 35 U.S.C. 119
			YES: NO:
			YES: NO:

Provisional Application

I hereby claim the benefit ander Title 35, United States Code Section 119(e) of any United States provisional application(s) listed below:

AU6 1 6 2001: "

APPLICATION SERIAL NUMBER	FILING DATE

U.S. Priority Lam ADDING Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter

of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

APPLICATION SERIAL NUMBER	FILING DATE	STATUS(patented/pending/abandoned)
09/553,965	04/21/2000	pending

#### POWER OF ATTORNEY:

As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) listed below to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Katie E. Sako, Reg. No. 32628	Daniel D. Crouse, Reg. No. 32022	Lewis C. Lee, Reg. No. 34,656	Daniel L. Hayes, Reg. No. 34,618
Allan T. Sponseller, Reg. No. 38,318	Thomas A. Jolly, Reg. No. 39,241	Steven R. Sponseller, Reg. No. 39,384	James R. Banowsky, Reg. No. 37,773
David A. Morasch, Reg. No. 42,905	Brian J. Pangrle, Reg. No. 42,973	Kasey C. Christie, Reg. No. 40,559	Lance R. Sadler, Reg. No. 38,605
Nathan R. Reith, Reg. No. 44,302	Brian G. Hart, Reg. No. 44,421	David S. Thompson, Reg. No. 37,954	Paul W. Mitchell, Reg. No. 44,453
Bradley K. DeSandro, Reg. No. 34,521			

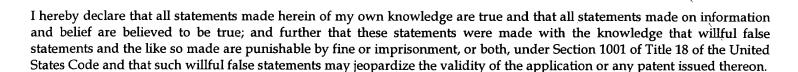
Send Correspondence to:

Customer No. 22801



Direct Telephone Calls To:

Allan T. Sponseller (509) 324-9256



Full Name of Inventor: Bassam A. Saliba Citizenship: United States Residence: 19438 SE 14th Street, Issaquah, Washington 98029 Post Office Address: Same as Residence 8/13/200/ Full Name of Inventor: Warren T. Dent Citizenship: Australia Residence: 3024 South Camano, Camano Island, Washington 98282 Post Office Address: Same as Residence Inventor's Signature Date Full Name of Inventor: Kyle S. Young Citizenship: United States Residence: 23231 NE 29th Court, Sammamish, Washington 98112 Post Office Address: Same as Residence Inventor's Signature Date Full Name of Inventor: Michael L. Waterston Citizenship: Canada Residence: 1106 23rd Avenue East, Seattle, Washington 98112 Post Office Address: Same as Residence Inventor's Signature

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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.	09/751.437
Filing Date	12/29/2000
Inventorship	Dent et al
Applicant	Migrosoft Corporation
Applicant	Microsoft Corporation
Attorney's Docket No	MS1-423USC1
Title: A System and Method for Facilitating Personal Ele	ectronic Financial

Transactions

AUG 1 6 2001

### DECLARATION FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention identified above, entitled "A System and Method for Facilitating Personal Electronic Financial Transactions".

I have reviewed and understand the content of the above-identified specification, including the claims.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56(a).

I hereby claim benefit under Title 35, United States Code, § 120 of United States application number 09/553,965 which was filed on April 21, 2000 and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56 which became available between the filing

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date of the prior application and the national or PCT international filing date of this application.

PRIOR FOREIGN APPLICATIONS: no applications for foreign patents or inventor's certificates have been filed prior to the date of execution of this declaration.

### **Power of Attorney**

I appoint the following attorneys to prosecute this application and transact all future business in the Patent and Trademark Office connected with this application: Lewis C. Lee, Reg. No. 34,656; Daniel L. Hayes, Reg. No. 34,618; Allan T. Sponseller, Reg. 38,318; Steven R. Sponseller, Reg. No. 39,384; James R. Banowsky, Reg. No. 37,773; Lance R. Sadler, Reg. No. 38,605; Michael A. Proksch, Reg. No. 43,021; Thomas A. Jolly, Reg. No. 39,241; David A. Morasch, Reg. No. 42,905; Kasey C. Christie, Reg. No. 40,559; Nathan R. Rieth, Reg. No. 44,302; Brian G. Hart, Reg. No. 44,421; David S. Thompson, Reg. No. 37,954; Paul W. Mitchell, Reg. No. 44,453; Bradley K. DeSandro, Reg. No. 34,521; Katie E. Sako, Reg. No. 32,628 and Daniel D. Crouse, Reg. No. 32,022.

Send correspondence to: LEE & HAYES, PLLC, 421 W. Riverside Avenue, Suite 500, Spokane, Washington, 99201. Direct telephone calls to: Michael A. Proksch,(509) 324-9256.

All statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of

1	Title 18 of the United States Code and that such willful false statement may		
2	jeopardize the validity of the application or any patent issued therefrom.		
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4		* * * * * * * * *	
5	Full name of inventor:	Warren T. Dent	
6	Inventor's Signature	Manen T. Sent Date: Mar 9 200	
7	Residence:	Redmond, WA	
8	Citizenship:	Australian	
9	Post Office Address:	21209 N.E. 97th Place 3024 South Camaro Dr Redmond, WA 98053 Camaro Island, WA 98282	
10		21209 N.E. 97th Place 3024 South Camano Dr Redmond, WA 98053 Camano Island, WA 98282	
11		****	
12	Full name of inventor:	Bassam A. Saliba	
13	Inventor's Signature	Date:	
14	Residence:	Issaquah, WA	
15	Citizenship:	USA	
16	Post Office Address:	19438 SE 14th St.	
17		Issaquah, WA 98029	
18		* * * * * * * *	
19	Full name of inventor:	Kyle S. Young	
20	Inventor's Signature	Tyle Syoung Date: 3/9/01	
21	Residence: 124	Redmond: WA	
22	Citizenship:	Sammam/5'Λ USA	
23	Post Office Address:	23231 NE 29th Court	
24		Saumamish 98053 Saumamish 98074	
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1		* * * * * * * * *	
2	Full name of inventor:	Michael L. Waterston	
3	Inventor's Signature		Date:
4	Residence:	Seattle, WA	
5	Citizenship:	Canada	
6	Post Office Address:	1106 23rd Avenue É Seattle, WA 98112	
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